



2025 benefits overview

It's time to enroll

Make sure you and your loved ones have the right coverage for the coming year.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York
LCN-7524278-011325



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A photograph of a man with a beard and a small, scruffy dog looking out of the open door of a white vehicle. The scene is set during sunset or sunrise, with warm, golden light illuminating the subjects and the background. The dog is in the foreground, looking directly at the camera with its mouth open. The man is visible behind the dog, also smiling. The background shows a blurred landscape with hills under a bright sky.

Why Lincoln Financial?

Your loved ones count on you for so much. You can count on Lincoln. Benefits are provided at affordable group rates, and no money is due now — your premium is paid through simple payroll deductions.

Short-term disability

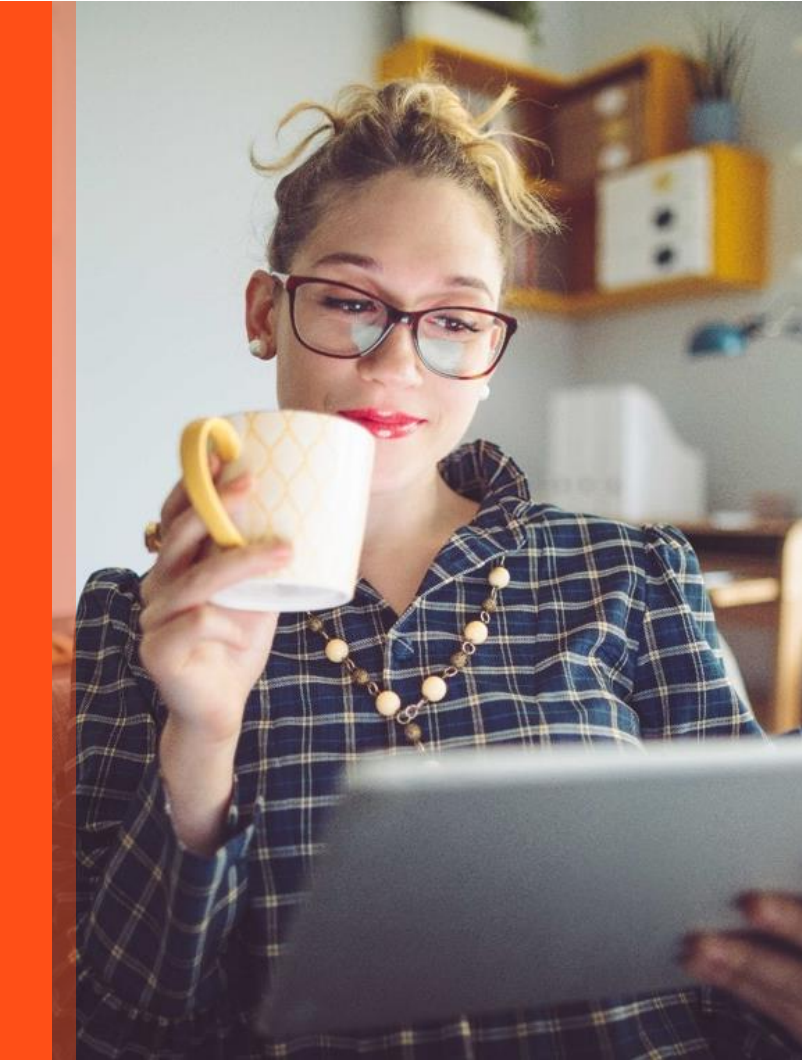
Short-term disability (STD) insurance helps protect your paycheck and so much more.

Get a weekly cash benefit if you're unable to work following:

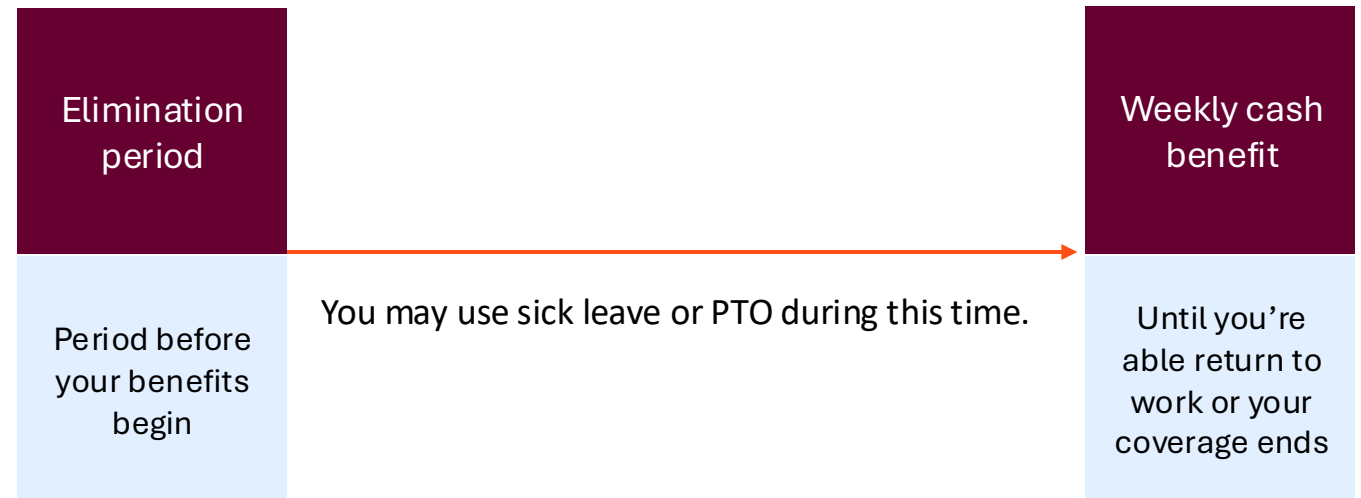
- Injury
- Illness
- Childbirth



How STD insurance works



- You have a certain number of days before you begin collecting disability benefits, called the elimination period. During this time, you may be covered by employer-sponsored sick leave and/or paid time off (PTO).
- After the elimination period, your STD insurance pays a weekly cash benefit until you're able to return to work or your coverage period ends.
- Coverage also provides a partial cash benefit if you can only perform part of your job or work part time.



It pays to have STD insurance

Keep up with bills and expenses including:

- Rent or mortgage
- Child care
- Medical bills
- Car payments and repairs
- Groceries
- Utilities

It's affordable and convenient

- Available at group rates — often less expensive than rates for individual policies
- Easy payroll deduction
- Prompt, responsive claims process
- We make it easier for you to access and manage your workplace benefits with our enhanced mobile app. Download it today!

Watch [this video](#) for more information on STD.



Long-term disability

**A convenient way to help protect your
Income when you're unable to work**

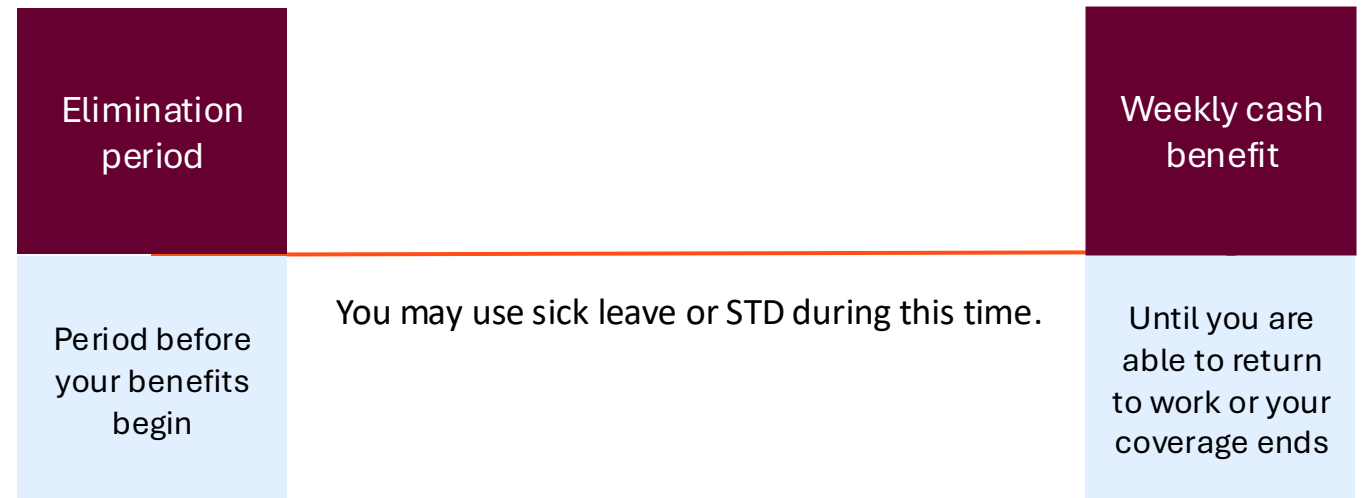
**Long-term disability (LTD) insurance
helps when you are unable to work
following an:**

- Injury
- Illness
- Surgery



How LTD insurance works

- You have a certain number of days before your LTD insurance benefits begin, which is called an elimination period. During this time, you may be covered by employer-sponsored sick leave and/or STD insurance.
- After the elimination period, your insurance pays a monthly cash benefit until you're able to return to work or your coverage period ends.



How LTD insurance works



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Watch [this video](#) for more information on LTD.

LTD insurance can include valuable employee assistance services

*EmployeeConnect*SM program

- Company-sponsored
- Unlimited access to information and referrals for you and your dependents, available 24/7
- Confidential access to counselors via phone and in person¹
- Personal and work or life assistance
- Online tools, tutorials, videos, and much more

¹ In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year). In California, up to three sessions in six months, starting with initial contact by the employee.

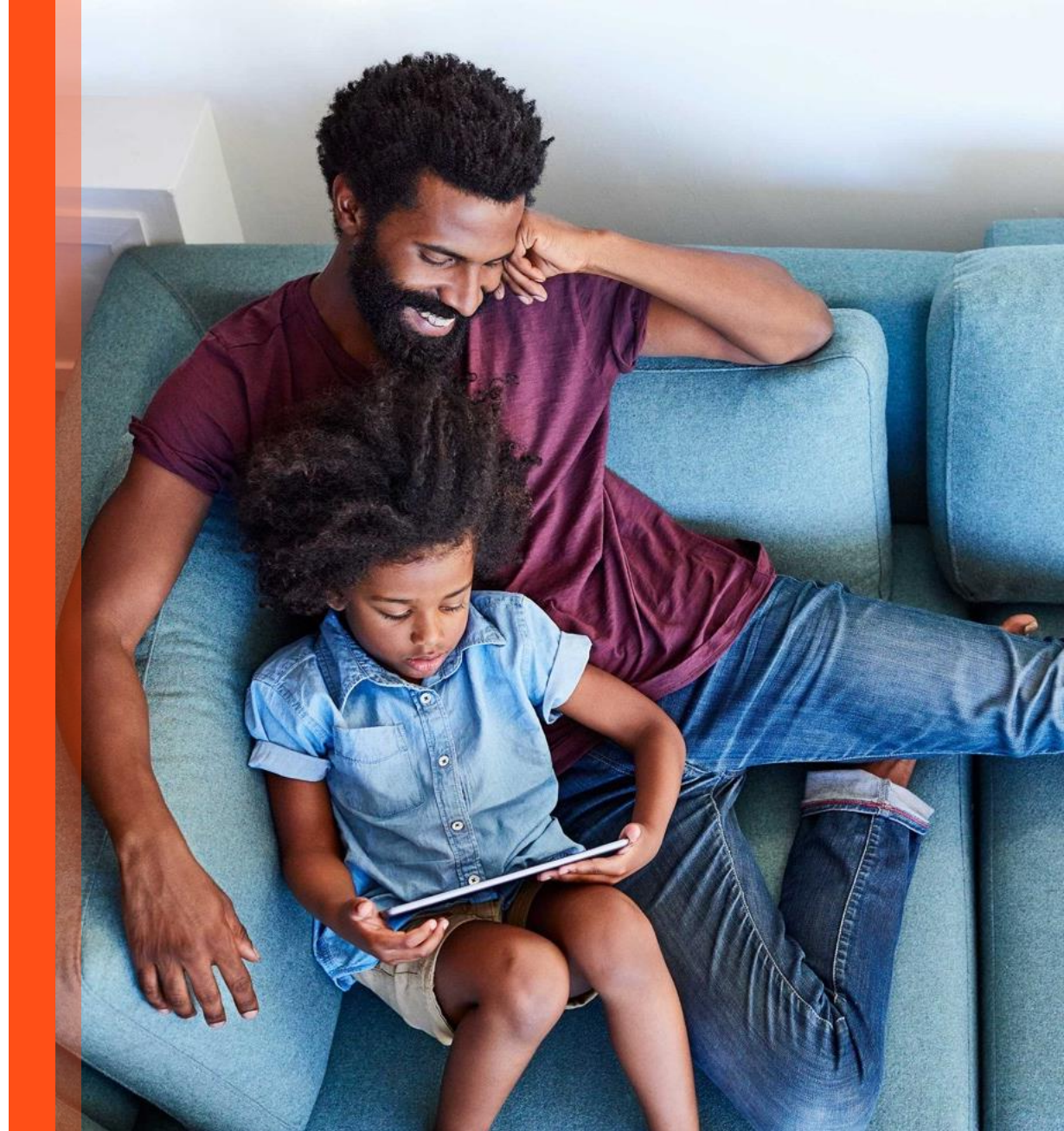


Accident insurance

Accident insurance can help make mishaps a little less painful.

Receive a check if a covered injury from an accident results in any of the following:

- Initial physician office or urgent care center visit
- Physician follow-up visits
- Emergency room (ER) visit
- X-ray
- Major diagnostic exams
- Physical, occupational, or chiropractic therapy
- Lacerations
- Dislocations and fractures



What's covered?

Covered accidents and services include:

ER visits

Ambulance
transportation

Hospital
admission and
confinement

Intensive care

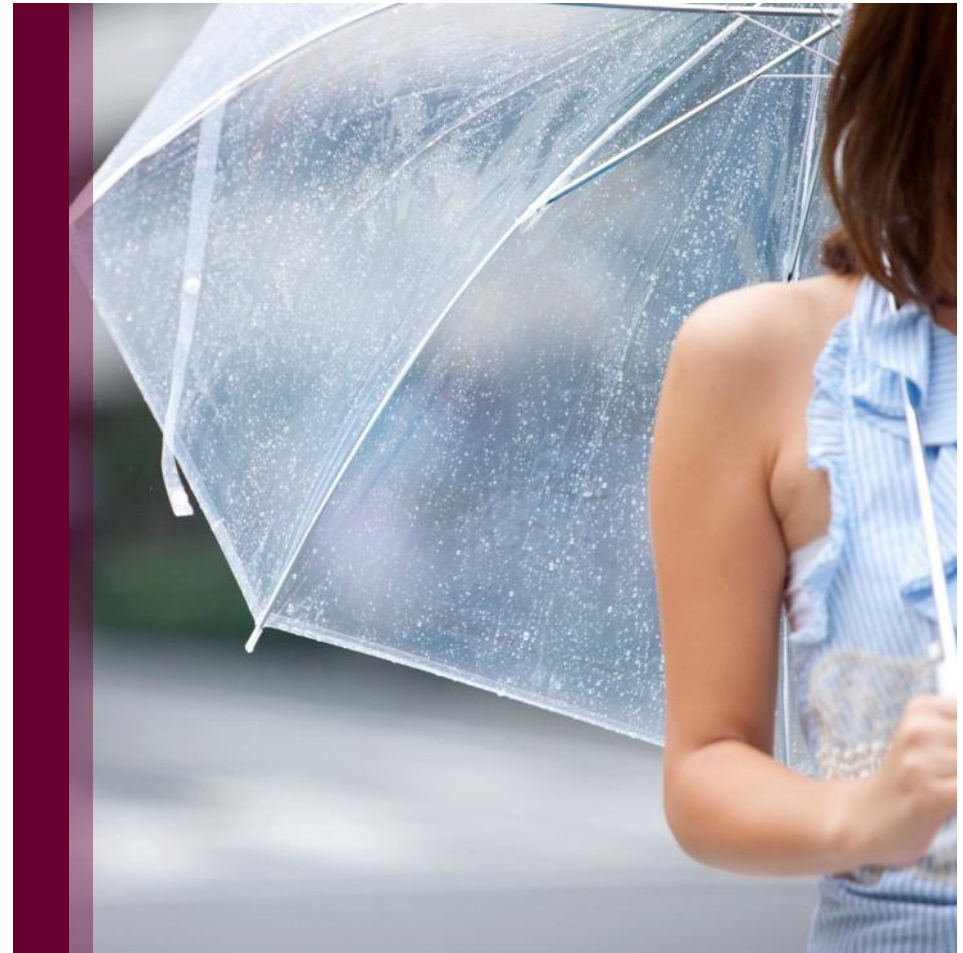
Surgeries

Fractures

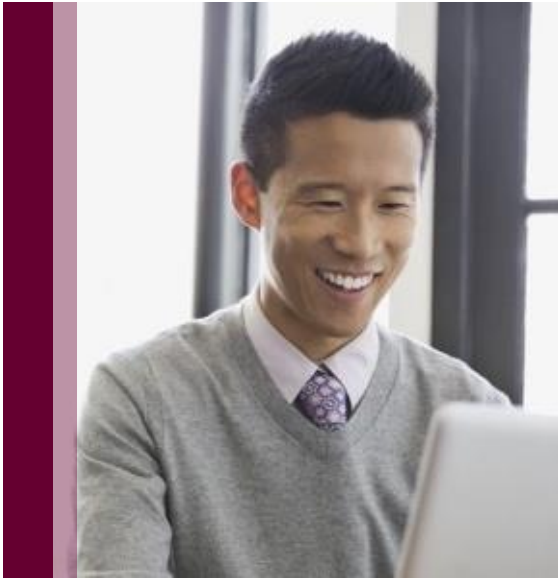
Dislocations

Concussions

And more



How this coverage works



Bob, a 30-year-old accountant, plays softball with friends. During one game, he slides into third base and breaks his ankle. Under the Lincoln accident plan, Bob's injury triggers many benefits.¹

Bob

Ambulance	\$225
ER visit	\$150
Surgery on ankle	\$900
Hospital admission	\$1,000
Hospital confinement	\$400 (\$200/day x two days)
Physical therapy	\$210 (\$35 x up to six sessions)
Crutches	\$75
Total benefit	\$2,960

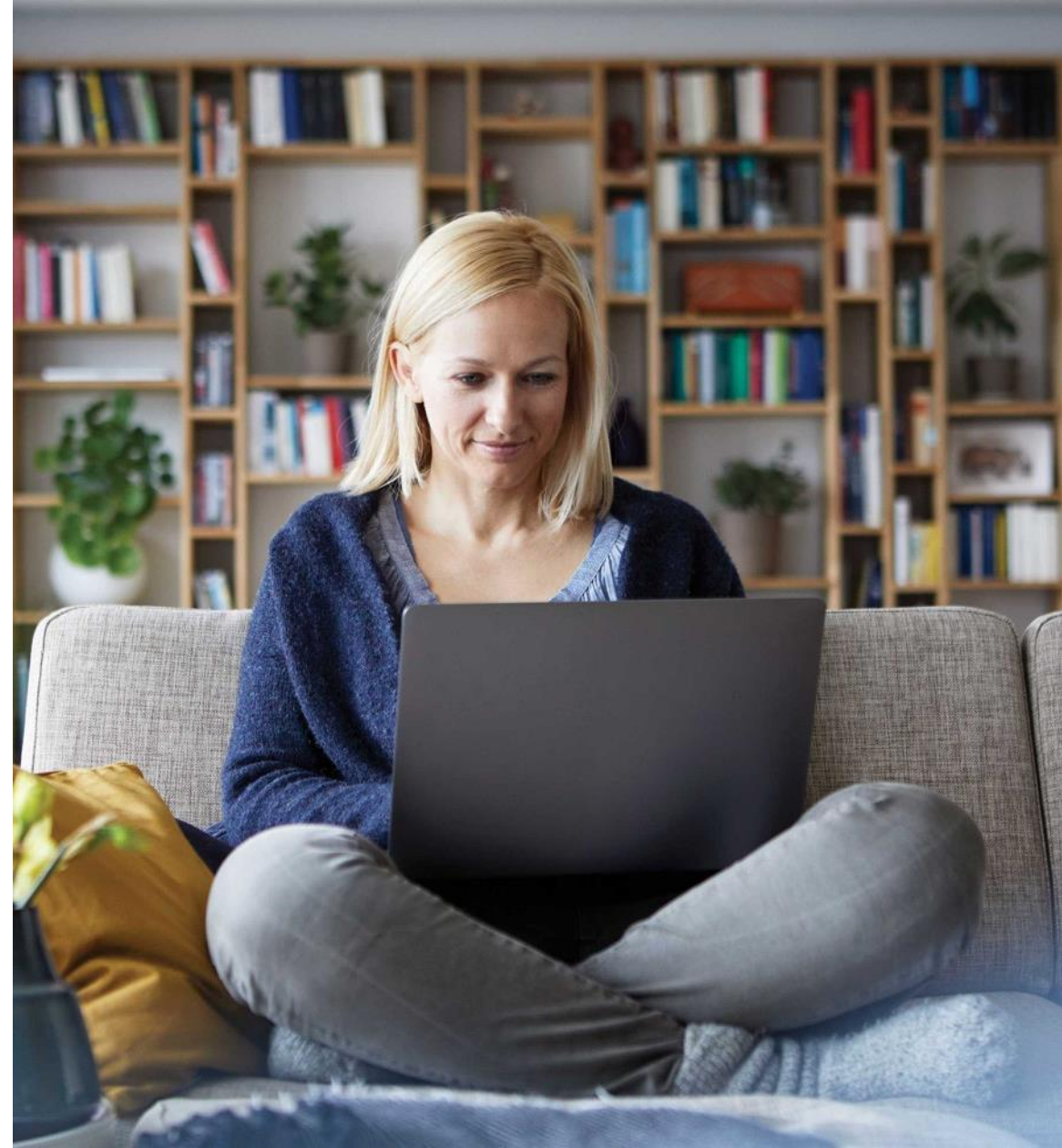
¹ For illustrative purposes only. Benefits are specific to your plan and may vary from the amounts shown.

It's affordable and convenient

- Available at group rates — often less expensive than rates for individual policies
- Ability to add your loved ones to the plan for just a little more
- Payroll deduction
- Coverage can be continued if you leave your job
- We make it easier for you to access and manage your workplace benefits with our enhanced mobile app. Download it today!



Watch [this video](#) for more information on accident insurance.

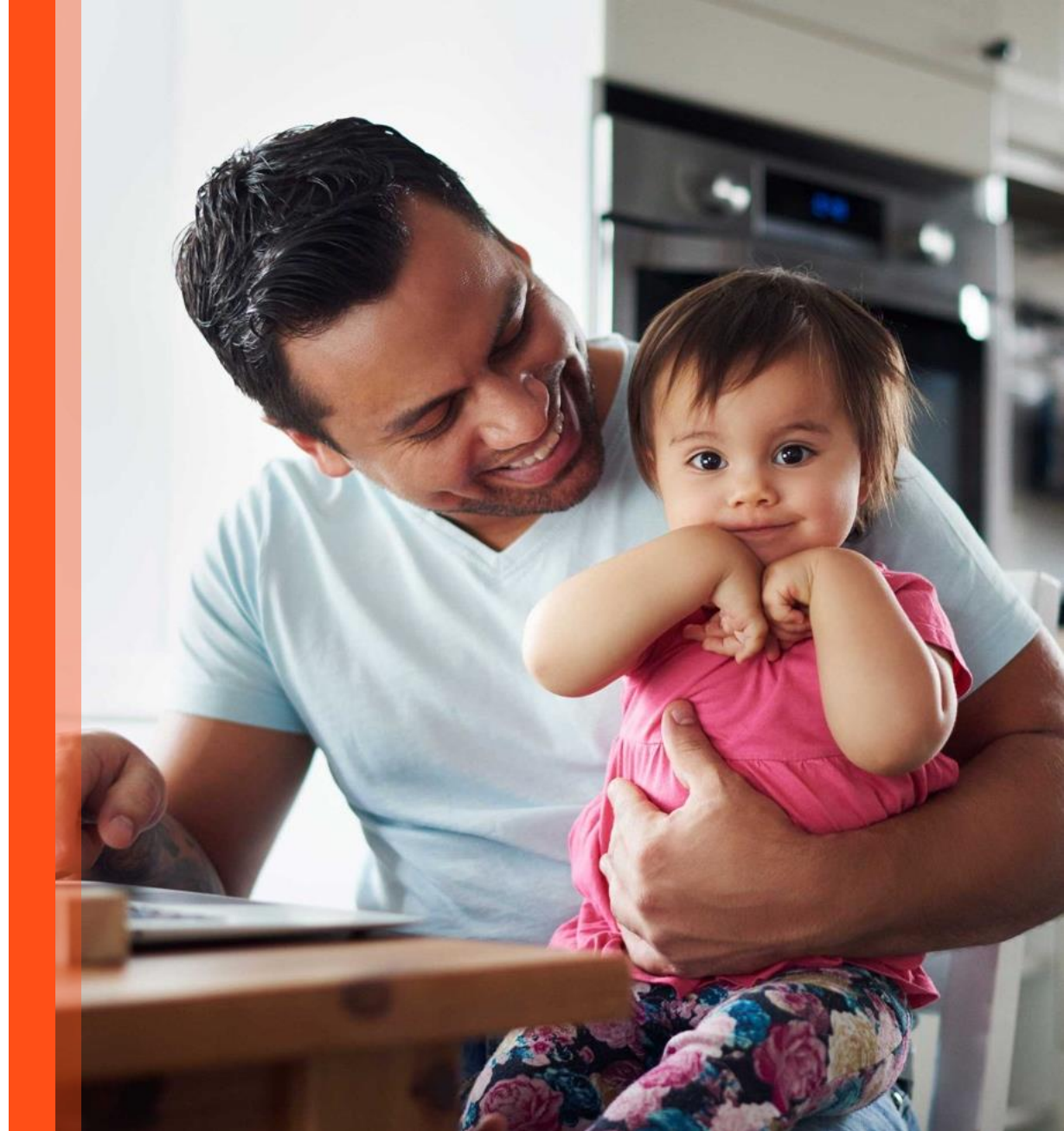


Critical illness

Critical illness insurance helps take some of the worry out of getting sick

Consider the expenses you may face during an illness, such as:

- Health insurance deductibles and copays
- Child care
- Living expenses like mortgage, utilities, groceries, and others



What's covered?

Covered conditions include:

Heart attack

Sudden
cardiac death

Mitral or aortic
valve disease

Skin cancer

Arterial or
vascular
disease

Renal failure

Major organ
failure

Stroke

Invasive
cancer

Non-invasive
cancer



How this coverage works



Sam enrolls for \$10,000 of critical illness coverage on January 1, 2024.

On May 15, 2024, he has a heart attack. He follows a treatment plan of diet, exercise, and routine checkups. But on August 3, 2025, Sam has another heart attack.¹

Sam

Initial heart attack	\$10,000
Subsequent heart attack	\$10,000
Total benefit	\$20,000

¹ For illustrative purposes only. Benefits are specific to your plan and may vary from the amounts shown. There's no recurrence benefit in the state of New York.



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Watch [this video](#) for more information on critical illness insurance.

**IMPORTANT: This is a fixed indemnity
policy, NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov) online** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Hospital indemnity

Hospital indemnity insurance can help make a difference when it matters most

Receive a check for the following related to a hospitalization:

- Hospital admission
- Hospital confinement
- Hospital intensive care unit (ICU) admission
- Hospital ICU confinement
- Rehabilitation facility
- Substance abuse treatment
- Mental disorder treatment



Hospital indemnity benefits in action



Anita

Employer plan design (mid-level)

Effective date: January 1, 2024

Hospital admission benefit:

\$1,000 (two days per calendar year)

Hospital confinement benefit:

\$200 (30 days per calendar year)

Benefit paid on second day of confinement.

Hospital ICU admission benefit:

\$2,000 (one day per calendar year)

Hospital ICU confinement benefit:

\$400 (30 days per calendar year)

Benefit paid on second day of confinement.

Hospital NICU admission: 25%

Hospital NICU confinement: 25%

February 1, 2024

An insured mom goes to the hospital for routine childbirth but has complications, and the newborn child is admitted to the Neonatal Intensive Care Unit (NICU). The insured mom stays in a standard hospital bed for five full days, and the baby is in the NICU for four full days.

Claim paid:

Hospital admission	\$1,000
Hospital confinement (mom four days)	\$800
Hospital ICU admission (newborn child)	\$2,000
Hospital ICU confinement (newborn child three days) ¹	\$1,200
Hospital NICU admission child	\$500
Hospital NICU confinement	\$300

Mom = \$1,800

Child = + \$4,000

Total claim paid benefits = \$5,800

¹ Hospital confinement begins on the second day and requires a minimum of 23 hours confined to qualify.

¹ Standard provisions apply. Fictional example, demonstrating how hospital indemnity insurance works. Exact premium and benefits may vary by plan.

Health assessment benefit

Hospital indemnity insurance includes a cash benefit for important tests.

Receive a cash benefit for tests, including:

Annual
physicals

Infectious
disease-
related tests

Behavioral
tests

Blood tests

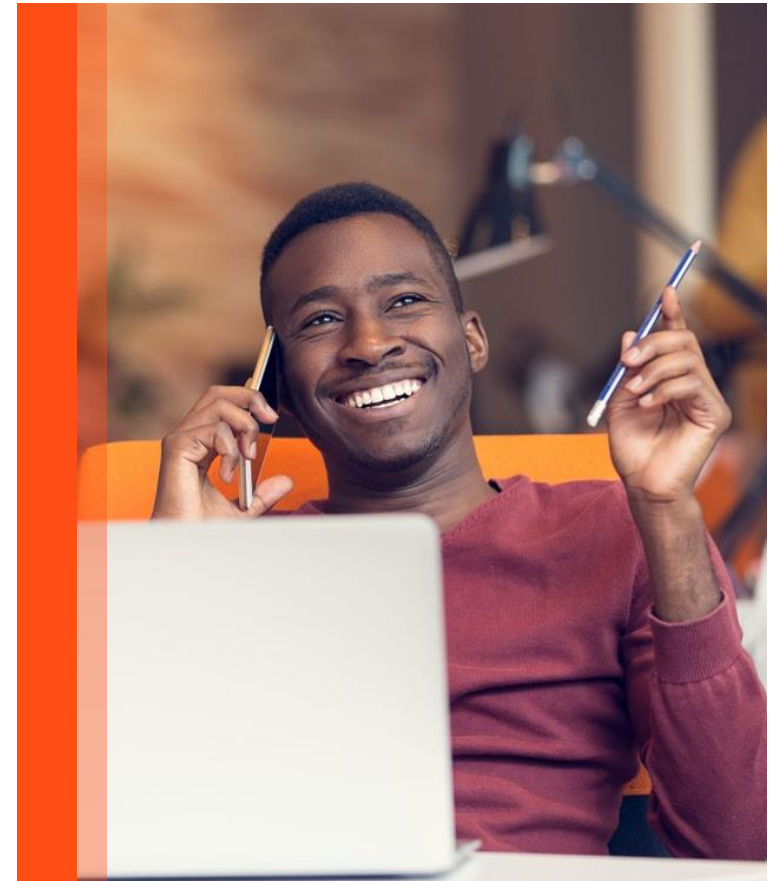
Immunizations

Prenatal
counseling

Cancer
screenings

Vitamin D
screenings

Mental
disorder and
substance
abuse
screenings



Mental health and substance abuse benefits

In addition to hospital and ICU treatment, employees are covered for:

Substance abuse treatment

Employees receive a benefit for each day (standardly up to 30 days) they're confined as an inpatient to a substance abuse treatment facility for care or treatment because of substance abuse. This benefit is paid as a lump sum after the claim has been submitted and approved.

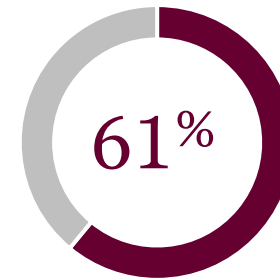
Mental disorder treatment

Employees receive a benefit for each day (standardly up to 30 days) they're confined as an inpatient to a mental disorder treatment facility for care or treatment of a mental disorder. This benefit is paid as a lump sum after the claim has been submitted and approved.

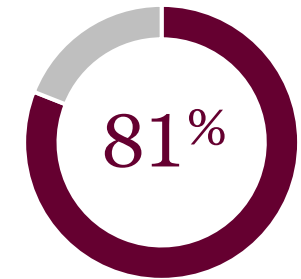
Why does Lincoln hospital indemnity insurance provide coverage for more than physical illness?



1 in 3 workers are extremely stressed,
including 1 in 2 from GenZ.¹



of workers surveyed report
at least one symptom of a
mental health condition²



of workers surveyed say that in the
future, they'll look for workplaces
that support mental health³

¹ "Lincoln Financial, GP Benefits Thought Leadership Study," Greenwald Research, March 2022.

² "Mind Share Partners' 2023 Mental Health at Work Report: in Partnership with QualtricsSM," Mind Share Partners, 2023, <https://www.mindsharepartners.org/mentalhealthatworkreport-2023>.

³ "Workers Appreciate and Seek Mental Health Support in the Workplace," American Psychological Association, July 2022, [https://www.apa.org/pubs/reports/work-well-being/2022-mental-health-support#:~:text=A%20majority%20\(81%25\)%20of,into%20their%20future%20job%20decisions](https://www.apa.org/pubs/reports/work-well-being/2022-mental-health-support#:~:text=A%20majority%20(81%25)%20of,into%20their%20future%20job%20decisions).



It's affordable and convenient

Cost

- Available at group rates — often less expensive than rates for individual policies
- Ability to add your loved ones to the plan for just a little more

Convenience

- Easy payroll deduction
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Watch [this video](#) for more information on hospital indemnity insurance.

Dental

Keep your smile strong and healthy

Multiple plan designs

Feature an array of coverage and cost options

Reward programs

- MaxRewards® (italics) program allows members to build account balances for larger claims.
- SmileRewardsSM (italics) program encourages preventive visits without reducing the annual maximum.

Additional benefits for hearing, vision and reward programs^{2,3}

Provide savings on vision, hearing, and many more services

Wellness-focused dental coverage

Protect employees' overall health with coverage that encourages early prevention and detects other health conditions

Jet Dental pop-up dental clinic⁴

Employers can now bring in-network pop-up clinics to their workplace.

Add-on benefits options according to the top standards in dental care

Choices include extra cleanings, adult fluoride, oral cancer screening, dental implants, and more.



¹ In Texas, a PPO is known as a contracting dental plan. INO plans aren't available in all states and aren't available for self-funded coverage. Self-funded plans are funded entirely by the employer. Lincoln provides administrative and/or claims payment services only. DHMO available in California, Florida, and Texas. INO available in California, Maryland, Ohio, Tennessee, and Washington, DC. DHMO and INO not available for self-funded plans. MAC is not available in Arkansas.

² Discount hearing and discount vision is not available in the state of Washington.

³ The BenefitHub Discount Program is NOT insurance. The discount program provides discounts with certain retail participants. The discount program does not make payments directly to the retailers. The discount program member is obligated to pay for all services or products but will receive a discount from those retail participants who have contracted with the discount program. Non-covered services and discounts may not be available from all providers. Please confirm cost and coverage with your provider before making your purchase.

⁴ Available with a minimum of 30 appointments (select areas may have a lower minimum)

How it works

- Lincoln offers a nationwide network of nearly 125,000 unique providers.¹ Visit **LincolnFinancial.com** and select **Find a Dentist**.
- You can choose any dentist, in- or out-of-network.²
- You only pay deductibles and coinsurance.
- No referrals are needed for specialists.
- Online resources help you understand and use your coverage.



Watch [this video](#) for more information on dental insurance.

¹ Counts reflect the number of unique providers and access points based on Zelis' January 2025 Network360® data.

² In-network providers must be used for in-network only coverage.

Discount vision program and hearing benefits included with your dental plan

Lincoln VisionConnect® discount vision program

Access discounts

through a trusted, private-practice VSP network doctor

One \$50 rate

for an eye exam¹

15% savings

on a contact lens exam²

Special pricing

on complete pairs of glasses and sunglasses

Reduced pricing

on laser vision correction through contracted facilities

EPIC Hearing Service Plan³

30% to 60% discounts

on name-brand hearing aids

Free one-year supply of batteries

on all entry-level through advanced-level hearing aids

Free five-year supply of batteries

on all premium-level hearing aids

No-cost hearing test

with your hearing aid evaluation

Up to \$400 in additional savings

for participating in a simple 15- to 20-minute online program

BenefitHub™ Rewards marketplace⁴

Savings designed to support your life and overall wellness

Access to special pricing on over 200 products and services, searchable in the following categories:

- Discounts marketplace
- Health and wellness
- Everyday savings
- Home and family

¹ This cost is only available with the purchase of a complete pair of prescription glasses; otherwise, you'll receive 20% savings on an eye exam only.

² Applies only to contact lens exam, not materials. You're responsible for 100% of the contact lens material cost.

³ EPIC Hearing service plan is optional for self-funded customers.

⁴ The BenefitHub™ Discount Program is NOT insurance. The discount program provides discounts with certain retail participants. The discount program does not make payments directly to the retailers. The discount program member is obligated to pay for all services or products but will receive a discount from those retail participants who have contracted with the discount program. BenefitHub discount program is not available in the states: ME, MO, ND, NM, NY, TX, VT, and WA.

Discount vision and hearing value add included with fully insured plans. Discount hearing is available to add to self-funded plans. Discount vision is not available to employers situated in Washington or employees residing in Washington.



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Cost

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Convenience

Easy payroll deduction

Accessibility

Manage all your Lincoln dental benefits with our Lincoln mobile app!¹ Available for both Apple and Android® devices, use the mobile app to:

- Search for an in-network dentist near you or find a provider for a covered dependent in another location.
- View, print, or save your digital dental ID card on your phone.
- Find out how much your plan covers for checkups and other services.
- Keep track of claims. Review current claims and access closed claims for up to two years.
- See what was covered and what you owe for recent visits.

¹ Available for preferred provider organization and indemnity plans only.

Dental DHMO

Keep your smile strong and healthy

Dental insurance covers array of services

From routine exams and cleanings to fillings, bridges, crowns, and more

Uncover health issues early

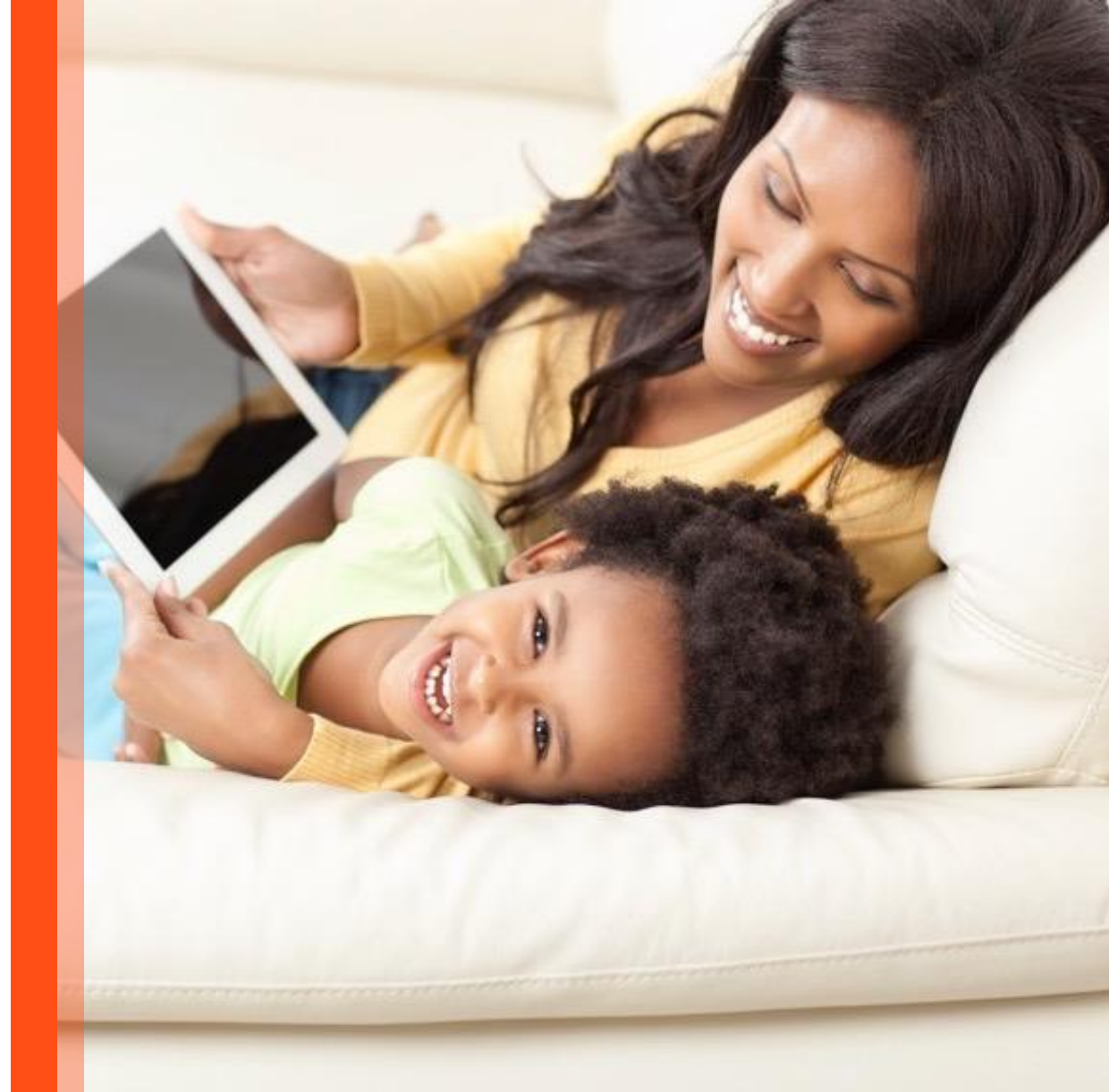
Regular dental care can help identify serious health risks, such as heart disease, stroke, and diabetes, which often show symptoms in the gums.¹



¹ “Gum Disease and Other Diseases,” American Academy of Periodontology, www.perio.org/consumer/other-diseases.

How it works

- Lincoln offers an expansive regional network that provides access to a variety of locations in California, Florida, and Texas.
- To find an in-network dentist, visit the member website at **ldc.lfg.com** or call **888-877-7828**.
- Visit the member website to print an ID card, view your benefits and claims history, and find oral health and wellness articles.
- There are no deductibles, coinsurance, or maximums. All defined copayments are made to the dentist at the time of your service.





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Vision

Vision insurance helps protect your eyes and your budget

This full-service eye plan covers:

- Annual eye exams
- Eyeglass frames
- Eyeglass lenses
- Contact lenses

Also includes :

- Savings on upgraded eyeglass lenses
- Savings on Laser vision correction
- Express exam¹
- BenefitHub™ rewards marketplace²

¹ Please verify Express exam is participating in your plan. Express exam may not be available in all states.

² BenefitHub discount program is not available in all states



How this coverage works



Choose an in-network provider to get the best coverage, including an eye exam with a low (or no) copay.



Get a \$130 allowance for eyeglass frames.



Eyeglass lens benefit: Standard single, bifocal, trifocal, and lenticular lenses are covered in full after copay. Discounts are available on popular lens upgrades.



Contact lens allowance: Get a \$125 allowance for contact lenses (no copay).¹



If you choose an out-of-network provider, you can still be reimbursed for eye exams and eyeglasses or contact lenses.



Access the online member portal 24/7 to view claims, print ID cards, and more.

Watch [this video](#) for more information on vision insurance.

¹ Covered contact lens selection list is subject to change. Access the list at lvc.lfg.com or by calling Customer Service at 800-440-8453. Your eye doctor's prescribed wearing schedule may affect replacement frequency.

Key features and benefits:

Key features:

- No charge for polycarbonate lenses for children younger than 19.
- Scratch-resistant coating available at no charge with no age restriction.
- Covered contact lens selection benefit: Lenses purchased from the contact lens selection list are covered after a low copay, if applicable.¹ The benefit covers fitting and evaluation fees, up to four boxes of contact lenses (depending on the prescription), and two follow-up visits, all for just the copay amount.
- Children's Eye Care Program: Coverage is included for a second pediatric eye exam within the service frequency period for children up to age 19 and coverage for a new pair of glasses, including frames and lenses (if the prescription changes 0.50 diopter or greater). Standard coverage applies.
- Maternity benefit: Coverage is included for a second eye exam within the service frequency period for pregnant or breastfeeding women, and coverage for a new pair of glasses, including frames and lenses (if the prescription changes 0.50 diopter or greater). Standard coverage applies.
- Express Exam benefit: Have your prescription renewed in minutes with virtual appointment.

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Life and accidental death and dismemberment

Life and accidental death and dismemberment (AD&D) insurance helps protect those who matter most

Term life benefits can help in many ways

- Use the cash benefit for everyday expenses, such as rent or mortgage, groceries, medical bills, and others
- Can use to pay off loans
- Covers current and future education costs
- Provides for final expenses
- Protects savings

AD&D provides even more coverage

- For your loved ones if you die in a covered accident (in addition to the cash benefit they receive from life insurance)
- For you and your insured dependent if either of you suffer a covered loss in an accident, such as losing a limb or eyesight



How much do you need?



Outstanding debt \$_____

Mortgage balance \$_____

Other debt \$_____

Ongoing expenses \$_____

(utilities, insurance, food, gas, education, savings, and more)

Future expenses \$_____

(college, retirement, long-term care, and more)

Funeral expenses + \$_____

Total \$_____

Current coverage - \$_____

Amount of potential need \$_____

Provide for your loved ones ... and yourself

Your plan also includes the *TravelConnect*® program. *TravelConnect* services provide a wealth of medical, safety, and travel-related services you and your insured dependents can access while on a business or leisure trip 100 or more miles from home. The program includes:



Evacuation services for medical emergencies, natural disasters, or political events



Travel assistance services, including pre-trip destination intelligence, lost luggage locator service, return of pets, and vehicle return



Medical, dental, and pharmacy referrals



***TravelConnect* services offer:**

- Emergency medical evacuation and repatriation
- Return of dependent children
- Political and natural disaster evacuation

Provide for your loved ones ... and yourself

Your life insurance includes **LifeKeys®** services



For you

- *EstateGuidance®* online will preparation
- *GuidanceResources®* online for a range of personal issues



For your beneficiaries

- Counseling services
- Financial services
- Legal support services



LifeKeys services include:

- Online will preparation at no additional cost
- Memorial planning information
- Beneficiary grief counseling
- Legal and financial information

Provide for your loved ones ... and yourself

Your life insurance includes FuneralPrep services



With many details to manage and decisions to make, the funeral planning process can be overwhelming. Lincoln FuneralPrep is an online portal available 24 hours a day, seven days a week, that provides a breadth of resources to help with immediate needs or preplanning.



Search for funeral homes.



Access market information for a better understanding of price ranges and service options.



View guides and checklists.



Talk with a funeral planning consultant.

Lincoln FuneralPrep services are provided by FuneralDecisions CRM. FuneralDecisions CRM is not affiliated with Lincoln Financial, and the services provided are independent of any insurance or service provided by Lincoln Financial. Each independent company is solely responsible for its own obligations.

Provided for your loved ones

Your life insurance includes Empathy beneficiary services



Available to group life beneficiaries once a claim has been filed



Provides beneficiaries with essential emotional and logistical support



Benefits available for up to 18 months after the loss of a loved one

Beneficiaries can access:

- Grief guidance
- Funeral planning
- Obituary writing
- 1:1 care manager
- Estate planning and administration

A beneficiary's needs go beyond money¹

12.5 months

It takes families about one year to resolve their loved one's affairs, working 20 hours per week.

3 out of 4

Seventy-eight percent of beneficiaries struggle with estate-related financial matters.

Nearly half

Forty-seven percent of beneficiaries say their work performance was negatively affected by their loss.

¹ "Beneficiary Support That Goes Beyond a Payout," Empathy, <https://www.empathy.com/life-insurance>.



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Life and accidental death and dismemberment

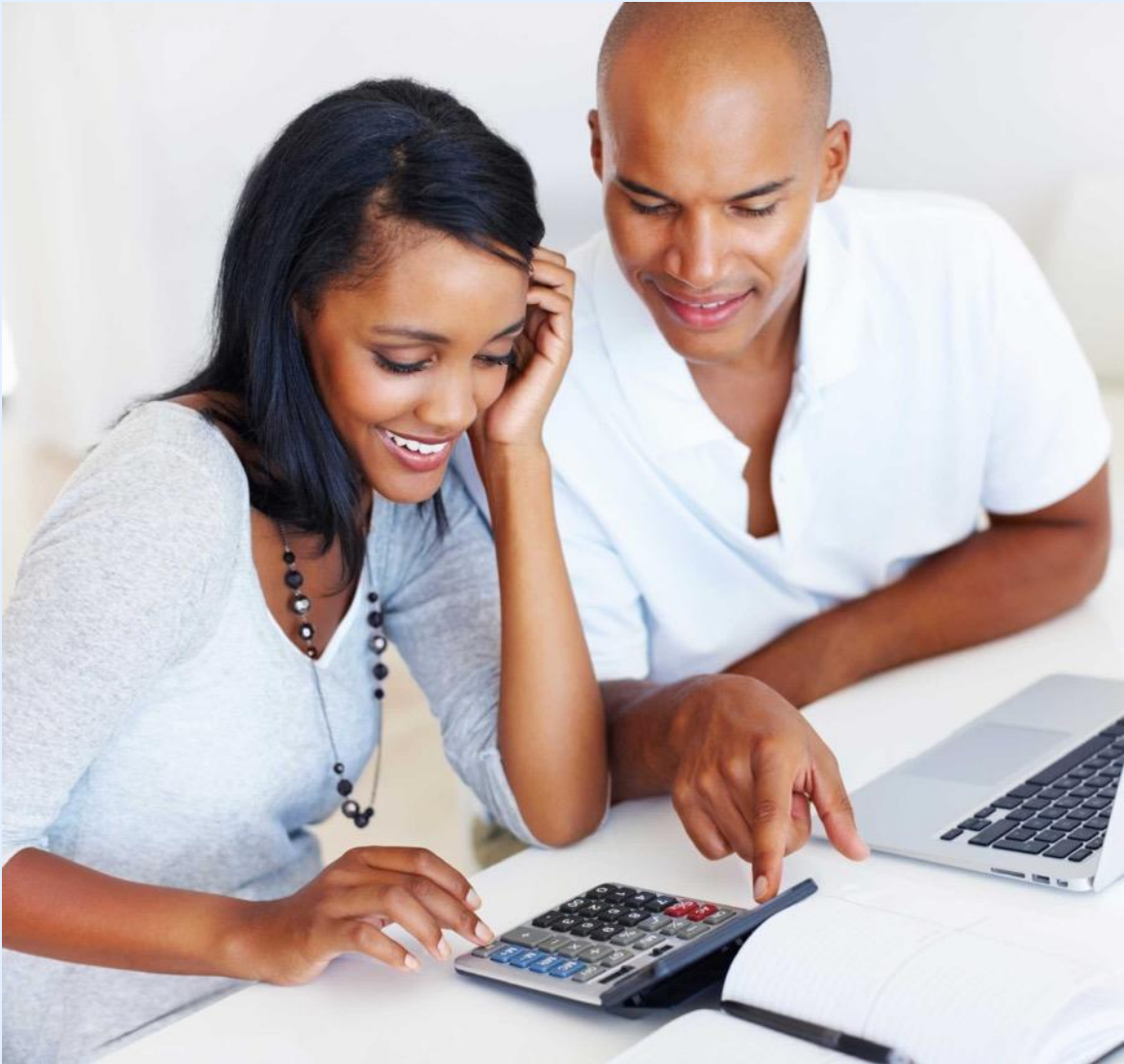
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- Provides for final expenses
- Protects savings



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(utilities, insurance, food, gas, education, savings, and more)

Future expenses \$_____

(college, retirement, long-term care, and more)

Funeral expenses + \$_____

Total \$_____

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Amount of potential need \$_____

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Available to group life beneficiaries once a claim has been filed



Provides beneficiaries with essential emotional and logistical support



Benefits available for up to 18 months after the loss of a loved one

Beneficiaries can access:

- Grief guidance
- Funeral planning
- Obituary writing
- 1:1 care manager
- Estate planning and administration

A beneficiary's needs go beyond money¹

12.5 months

It takes families approximately one year to resolve their loved one's affairs, working 20 hours per week.

3 out of 4

Seventy-eight percent of beneficiaries struggle with estate-related financial matters.

Nearly half

Forty-seven percent of beneficiaries say their work performance was negatively affected by their loss.

¹ "Beneficiary Support That Goes Beyond a Payout," Empathy, <https://www.empathy.com/life-insurance>.



It's affordable and convenient

Cost

- Available at group rates — often less expensive than rates for individual policies
- Ability to add your loved ones to the plan for just a little more

Convenience

- Easy payroll deduction
- Coverage can be continued if you leave your job

Accidental death and dismemberment (AD&D)

AD&D insurance helps protect those who matter most

AD&D provides even more coverage

- For your loved ones if you or your insured dependents die in a covered accident (in addition to the cash benefit they receive from life insurance)
- For you if you suffer a covered loss in an accident, such as losing a limb or eyesight



Provide for your loved ones ... and yourself

Your plan also includes the *TravelConnect*® program. *TravelConnect* services provide a wealth of medical, safety, and travel-related services you can access while on a business or leisure trip 100 or more miles from home. It includes:



Evacuation services for medical emergencies, natural disasters, or political events



Travel assistance services, such as pre-trip destination intelligence, lost luggage locator service, return of pets, and vehicle return



Medical, dental, and pharmacy referrals



***TravelConnect* services offer:**

- Emergency medical evacuation and repatriation
- Return of dependent children
- Political and natural disaster evacuation

Provide for your loved ones ... and yourself

Your life insurance includes *LifeKeys*® services.



For you

- *EstateGuidance*® online will preparation
- *GuidanceResources*® Online for a range of personal issues



For your beneficiaries

- Counseling services
- Financial services
- Legal support services



***LifeKeys* services include:**

- Online will preparation at no additional cost
- Memorial planning information
- Beneficiary grief counseling
- Legal and financial information

Provided for your loved ones

Your life insurance includes Empathy beneficiary services



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TravelConnect[®]

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The *TravelConnect[®]* program is not available to insured employees and dependents of policies issued in the state of New York or Washington. Access only program available to insured employees and dependents of policies issued in the state of Missouri and Texas. Benefits provided under the Access only program exclude payment for paid services. **Not available for use in New York or Washington.**

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Self-funded dental

Self-funded plans are funded entirely by the employer. Lincoln Financial provides administrative and/or claims payment services only.

Disclosures

Dental providers

Counts reflect the number of providers are based on Zelis' January 2025 Network360® data. Data source: <https://www..com/solutions/network-solutions/>. Zelis makes no warranty regarding the performance of the data and the results that will be obtained by using the data.

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